

Information to identify the case:

Debtor 1	Carol A. McArthur	Social Security number or ITIN	xxx-xx-1749
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10244-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carol A. McArthur

9/18/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Carol A. McArthur
 Debtor

Case No. 19-10244-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db +Carol A. McArthur, 12 Melody Lane, Russell, PA 16345-4036
 15011622 +Community Bank, Attn: Bankruptcy Dept, 45 - 49 Court Street, Canton, NY 13617-1179
 15025515 +Penelec, PO Box 3687, Akron, OH 44309-3687
 15011625 +Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
 15011626 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
 15011627 +Stapleford & Byham, Andrea Stapleford, 600 Market Street, Warren, PA 16365-1326
 15011628 +Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
 15011629 +Sugar Grove Area Sewer Authority, 195 Creek Road, Sugar Grove, PA 16350-5803
 15011630 +Warren General Hospital, PO Box 68, Warren, PA 16365-0068

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +E-mail/Text: jmelaragno@iq7technology.com Sep 19 2019 03:29:24 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:27:49 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

15011617 +EDI: CAPITALONE.COM Sep 19 2019 06:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15011618 +EDI: CAPITALONE.COM Sep 19 2019 06:48:00 Capital One/Justice,
 Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
 15011619 +EDI: CHASE.COM Sep 19 2019 06:48:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 15011620 +EDI: WFNBN.COM Sep 19 2019 06:48:00 Comenity Bank/Bon Ton, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 15011621 +EDI: WFNBN.COM Sep 19 2019 06:48:00 Comenity Bank/Maurices, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 15011623 +EDI: AGFINANCE.COM Sep 19 2019 06:48:00 OneMain Financial, Attn: Bankruptcy,
 601 NW 2nd Street, Evansville, IN 47708-1013
 15011624 +EDI: AGFINANCE.COM Sep 19 2019 06:48:00 OneMain Financial, Attn: Bankruptcy,
 Po Box 3251, Evansville, IN 47731-3251

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr Quicken Loans Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Carol A. McArthur dan@mrdebtbuster.com,
 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkggroup@kmlawgroup.com
 John C. Melaragno, Trustee johnm@mplegal.com,
 jmelaragno@iq7technology.com; katie@mplegal.com; kbernsley@hotmail.com; john.mello21@gmail.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4